

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JESSICA P. MCFADDEN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-22729

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 24, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/09/2019 and confirmed on 9/12/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		28,800.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		28,800.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	1,319.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,319.20

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	19,723.16	0.00	19,723.16
	Acct: 8685				
	LAKEVIEW LOAN SERVICING LLC	3,825.78	3,825.78	0.00	3,825.78
	Acct: 8685				
	STATE FARM INSURANCE	0.00	0.00	0.00	0.00
	Acct: 6606				
					23,548.94

Priority					
	DANIEL R WHITE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JESSICA P. MCFADDEN	0.00	0.00	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC	0.00	0.00	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC	3,000.00	3,000.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	COMMUNITY BANK NA**	0.00	0.00	0.00	0.00
	Acct: 0207				
	JOHN CULLEN	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,490.42	636.77	0.00	636.77
	Acct: 5252				
	NAVIENT SOLUTIONS INC	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK NA	902.61	104.68	0.00	104.68
	Acct: 0718				
	PNC BANK NA	1,468.83	170.35	0.00	170.35
	Acct: 6288				
	JUSTIN SHEBA DO PC	0.00	0.00	0.00	0.00
	Acct: 9501				
	SUNOCO/CBSD	0.00	0.00	0.00	0.00

19-22729

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7650				
	UPMC PHYSICIAN SERVICES	173.00	20.06	0.00	20.06
	Acct: 2309				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5252				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	ALICE PARKER	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct:				
					931.86

TOTAL PAID TO CREDITORS 24,480.80

TOTAL CLAIMED
PRIORITY 0.00
SECURED 3,825.78
UNSECURED 8,034.86

Date: 08/24/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JESSICA P. MCFADDEN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22729

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jessica P. McFadden
Debtor

Case No. 19-22729-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 25, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	+ Jessica P. McFadden, 41 Lawton Ave, Uniontown, PA 15401-4745
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15096437	Community bank-Card member services, P.O. Box 790408, Saint Louis, MO 63179-0408
15096438	+ John Cullen, 652 Second Street, Fairbank, PA 15435-1013
15084010	+ Justin J. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
15084005	Navient Solutions, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes Barre, PA 18773-9430
15084008	PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
15084011	+ Stern & Eisenberg, 1581 Main Street--Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 25 2022 23:43:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15442337	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 25 2022 23:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1839
15084003	+ Email/Text: ccusa@ccuhome.com	Aug 25 2022 23:38:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
15084004	Email/PDF: gecscedi@recoverycorp.com	Aug 25 2022 23:43:41	Home Design/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
15125937	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 25 2022 23:38:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15084006	+ Email/Text: BKEBN-Notifications@ocwen.com	Aug 25 2022 23:38:00	PHH Mortgage Corporation, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15084007	Email/Text: Bankruptcy.Notices@pnc.com	Aug 25 2022 23:38:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
15124202	Email/Text: Bankruptcy.Notices@pnc.com	Aug 25 2022 23:38:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15124197	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 25 2022 23:43:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15124520	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 25 2022 23:38:00	Plaza Home Mortgage, Inc., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15084009	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 25 2022 23:54:09	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
15096439	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 25 2022 23:43:44	Sunoco, P.O. Box 6407, Sioux Falls, SD

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Aug 25, 2022

Form ID: pdf900

Total Noticed: 22

57117-6407

15084967 + Email/PDF: gecsedl@recoverycorp.com

Aug 25 2022 23:43:18

Synchrony Bank, c/o of PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

15117745 ^ MEBN

Aug 25 2022 23:37:53

UPMC Physician Services, PO Box 1123,
Minneapolis, MN 55440-1123

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Plaza Home Mortgage, INC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel R. White	on behalf of Debtor Jessica P. McFadden lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven P Kelly	on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com

TOTAL: 7